

Information to identify the case:			
Debtor 1:	Konstadina Vrahnos		Social Security number or ITIN: xxx-xx-0912
	First Name	Middle Name	Last Name
Debtor 2:	Dawn Vrahnos		Social Security number or ITIN: xxx-xx-4815
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 7/9/18
Case number:	18-23721-MBK		Date case converted to chapter: 7 1/2/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Konstadina Vrahnos	Dawn Vrahnos
2. All other names used in the last 8 years	aka Dean Vrahnos	aka Dawn Zielinski
3. Address	533 Elwood Street Forked River, NJ 08731	533 Elwood Street Forked River, NJ 08731
4. Debtor's attorney Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 1/2/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	February 14, 2020 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/14/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 7

United States Bankruptcy Court
District of New JerseyIn re:
Konstadina Vrahnos
Dawn Vrahnos
DebtorsCase No. 18-23721-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 4
Total Noticed: 109

Date Rcvd: Jan 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2020.

db/jdb
517634965 +Konstadina Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323
517634966 ACS Support, PO Box 7051, Utica, NY 13504-7051
517634966 Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401
517634969 Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061
517634970 BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517634975 Cha, 25954 Eden Landing Rd, Hayward, CA 94545-3816
517634978 College Loan Corporation, 100 Cambridge St Ste 1600, Boston, MA 02114-2518
517634991 Conduent/Nelnet Education, Attn: Claims Department, PO Box 7051, Utica, NY 13504-7051
517634994 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,
Saint Paul, MN 55101-7707)
517634995 Ds Services of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816
517634996 Ecmc/American Studen A, 100 Cambridge St Ste 1600, Boston, MA 02114-2518
517634997 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
517634998 FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
517635000 +Forked River Family Dental, 933 West Lacey Road, Forked River, NJ 08731-1049
517635003 +GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
517635004 Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456
517635007 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
517750587 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
517635021 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
517635020 Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517635031 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, PO Box 283 Division Of Taxation,
Trenton, NJ 08695-0283)
517635029 Sharkinja Operating, LLC, PO Box 2438, Largo, FL 33779-2438
517635030 Snyder Eye Group, 1 Leifried Ln # 9, Tuckerton, NJ 08087-2000
517635041 +Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985
517635040 +Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd,
Fords, NJ 08863-1985
517635043 U S Dept of Ed/Gsl/Atl, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkclient@straffilaw.com Jan 02 2020 23:18:14 Daniel E. Straffi,
Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755
tr +EDI: BJMMCDONNELLIII.COM Jan 03 2020 03:48:00 John Michael McDonnell,
John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 02 2020 23:19:09 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 02 2020 23:19:07 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517634967 E-mail/Text: amscbankruptcy@adt.com Jan 02 2020 23:19:44 ADT Security Services,
PO Box 371878, Pittsburgh, PA 15250-7878
517634968 EDI: PHINAMERI.COM Jan 03 2020 03:48:00 Americredit/Gm Financial, Attn: Bankruptcy,
PO Box 183853, Arlington, TX 76096-3853
517634971 EDI: CAPITALONE.COM Jan 03 2020 03:48:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119
517634972 EDI: CAPITALONE.COM Jan 03 2020 03:48:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285
517634973 EDI: CAPONEAUTO.COM Jan 03 2020 03:48:00 Capital One Auto Finan, 3901 Dallas Pkwy,
Plano, TX 75093-7864
517634974 EDI: CAPONEAUTO.COM Jan 03 2020 03:48:00 Capital One Auto Finance, Attn: Bankruptcy,
PO Box 30285, Salt Lake City, UT 84130-0285
517665407 +EDI: AISACG.COM Jan 03 2020 03:48:00 Capital One Auto Finance, a division of Capital On,
P.O. Box 4360, Houston, TX 77210-4360
517642114 +EDI: AISACG.COM Jan 03 2020 03:48:00 Capital One Auto Finance, a division of Capital On,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517671498 EDI: CAPITALONE.COM Jan 03 2020 03:48:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
517748066 EDI: BL-BECKET.COM Jan 03 2020 03:48:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
517634976 EDI: CHASE.COM Jan 03 2020 03:48:00 Chase Card, PO Box 15298,
Wilmington, DE 19850-5298
517634977 EDI: CHASE.COM Jan 03 2020 03:48:00 Chase Card Services, Correspondence Dept,
PO Box 15298, Wilmington, DE 19850-5298
517634979 +EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenity Bank/Avenue, Po Box 182789,
Columbus, OH 43218-2789
517634980 EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenity Bank/Express, PO Box 182789,
Columbus, OH 43218-2789
517634981 EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenity Bank/Express, Attn: Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218-2125

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 109

Date Rcvd: Jan 02, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517634982 EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenity Bank/Fashbug, PO Box 182789, Columbus, OH 43218-2789

517634983 EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenity Bank/Mandees, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

517634984 +EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenity Bank/Overstock, Po Box 182789, Columbus, OH 43218-2789

517634985 EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

517634986 EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenity/Fashion Bug, Attn: Bankruptcy Dept, PO Box 18215, Columbus, OH 43218

517634987 EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenitybank/New York, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

517634988 EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789

517634989 EDI: WFNNB.COM Jan 03 2020 03:48:00 Comenitycb/ulta, PO Box 182120, Columbus, OH 43218-2120

517634990 E-mail/Text: ebn@rwjbh.org Jan 02 2020 23:19:30 Community Medical Center, PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903

517634992 E-mail/PDF: creditonebknofications@resurgent.com Jan 02 2020 23:20:35 Credit One Bank N.A., ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873

517746407 +EDI: AIS.COM Jan 03 2020 03:48:00 Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517634993 E-mail/Text: bankruptcy.bnc@ditech.com Jan 02 2020 23:18:48 Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172

517758092 E-mail/Text: bankruptcy.bnc@ditech.com Jan 02 2020 23:18:48 Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154

517726816 EDI: ECMC.COM Jan 03 2020 03:48:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

517634999 EDI: BLUESTEM Jan 03 2020 03:48:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

517635001 E-mail/Text: info@fullcirclecollectionsllc.com Jan 02 2020 23:19:46 Full Circle Financial Services, PO Box 2438, Largo, FL 33779-2438

517635002 EDI: PHINAMERI.COM Jan 03 2020 03:48:00 Gm Financial, PO Box 181145, Arlington, TX 76096-1145

517728880 EDI: JEFFERSONCAP.COM Jan 03 2020 03:48:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

517728880 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 02 2020 23:19:22 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

517635005 +E-mail/Text: JSUMCBankruptcy@hackensackmeridian.org Jan 02 2020 23:19:39 Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896

517635006 E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jan 02 2020 23:20:01 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429

517635008 E-mail/Text: bncnotices@becket-lee.com Jan 02 2020 23:18:33 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120

517635009 +E-mail/Text: bncnotices@becket-lee.com Jan 02 2020 23:18:33 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

518578700 E-mail/PDF: resurgentbknofications@resurgent.com Jan 02 2020 23:20:38 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

518578701 E-mail/PDF: resurgentbknofications@resurgent.com Jan 02 2020 23:20:37 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

517725949 E-mail/PDF: resurgentbknofications@resurgent.com Jan 02 2020 23:22:00 LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675

517635010 E-mail/PDF: resurgentbknofications@resurgent.com Jan 02 2020 23:21:19 Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269

517635012 E-mail/Text: camanagement@mtb.com Jan 02 2020 23:18:49 M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844

517635011 E-mail/Text: camanagement@mtb.com Jan 02 2020 23:18:49 M & T Bank, PO Box 7678, Buffalo, NY 14240

517635013 E-mail/Text: camanagement@mtb.com Jan 02 2020 23:18:49 M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420

517635014 E-mail/Text: camanagement@mtb.com Jan 02 2020 23:18:49 M&T Credit Services, Legal Document Processing, 1100 Wehrle Dr, Williamsville, NY 14221-7748

517713378 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 02 2020 23:20:20 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

517709651 +EDI: MID8.COM Jan 03 2020 03:48:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011

517635015 EDI: WFNNB.COM Jan 03 2020 03:48:00 Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411

517635016 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 02 2020 23:21:00 Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001

517635017 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 02 2020 23:21:47 Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001

517635018 EDI: MID8.COM Jan 03 2020 03:48:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

517635019 +EDI: MID8.COM Jan 03 2020 03:48:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

District/off: 0312-3

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Form ID: 309A

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Total Noticed: 109

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517635022 EDI: NESF.COM Jan 03 2020 03:48:00 National Enterprise Systems, 29125 Solon Road,
Solon, OH 44139-3442
517635023 Fax: 407-737-5634 Jan 02 2020 23:43:26 Ocwen Loan Servicing, Attn: Research/Bankruptcy,
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
517667574 +EDI: AGFINANCE.COM Jan 03 2020 03:48:00 OneMain, PO Box 3251, Evansville, IN 47731-3251
517635024 EDI: AGFINANCE.COM Jan 03 2020 03:48:00 Onemain, PO Box 1010,
Evansville, IN 47706-1010
517635026 EDI: AGFINANCE.COM Jan 03 2020 03:48:00 Onemain Financial, 6801 Colwell Blvd,
Irving, TX 75039-3198
517635027 EDI: AGFINANCE.COM Jan 03 2020 03:48:00 Onemain Financial, Attn: Bankruptcy,
601 NW 2nd St, Evansville, IN 47708-1013
517635028 EDI: AGFINANCE.COM Jan 03 2020 03:48:00 Onemain Financial, Attn: Bankruptcy,
PO Box 3251, Evansville, IN 47731-3251
517635025 EDI: AGFINANCE.COM Jan 03 2020 03:48:00 Onemain Financial, PO Box 9001122,
Louisville, KY 40290-1122
517713062 EDI: Q3G.COM Jan 03 2020 03:48:00 Quantum3 Group LLC as agent for,
JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517745391 EDI: Q3G.COM Jan 03 2020 03:48:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
517745394 EDI: Q3G.COM Jan 03 2020 03:48:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
517759079 +E-mail/Text: bncmail@w-legal.com Jan 02 2020 23:19:15 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517635033 EDI: RMSC.COM Jan 03 2020 03:48:00 Synch/Lord & Taylor, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060
517635035 EDI: RMSC.COM Jan 03 2020 03:48:00 Synch/Walmart, PO Box 965024,
Orlando, FL 32896-5024
517635032 EDI: RMSC.COM Jan 03 2020 03:48:00 Synch/lord & Tay, PO Box 965015,
Orlando, FL 32896-5015
517635034 EDI: RMSC.COM Jan 03 2020 03:48:00 Synch/paypal Smart Con, PO Box 965005,
Orlando, FL 32896-5005
517635036 EDI: RMSC.COM Jan 03 2020 03:48:00 Synchrony Bank, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060
518530552 +EDI: RMSC.COM Jan 03 2020 03:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
517635037 EDI: RMSC.COM Jan 03 2020 03:48:00 Synchrony Bank/Paypal Cr, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
517635038 EDI: RMSC.COM Jan 03 2020 03:48:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
517635039 EDI: WTRRN BANK.COM Jan 03 2020 03:48:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673
517635042 +E-mail/Text: bankruptcydepartment@tsico.com Jan 02 2020 23:19:41 Transworld Systems, Inc.,
507 Prudential Road, Horsham, PA 19044-2308
517635044 EDI: ECMC.COM Jan 03 2020 03:48:00 U.S. Department of Education, ECMC/Bankruptcy,
PO Box 16408, Saint Paul, MN 55116-0408
517928628 EDI: ECMC.COM Jan 03 2020 03:48:00 US Department of Education, PO Box 16448,
St Paul MN 55116-0448
517635045 EDI: BLUESTEM Jan 03 2020 03:48:00 Webbank/fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820
517635047 EDI: WFFC.COM Jan 03 2020 03:48:00 Wellsfargo, Attn: Bankruptcy, PO Box 9210,
Des Moines, IA 50306-9210
517635046 EDI: WFFC.COM Jan 03 2020 03:48:00 Wellsfargo, 800 Walnut St,
Des Moines, IA 50309-3605

TOTAL: 84

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518174096* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,
Trenton, NJ 08695)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-3

User: admin
Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2020 at the address(es) listed below:
NONE.

TOTAL: 0